

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF IOWA

In re:)	
)	Standing Order No. 12
Bankruptcy Abuse Prevention and)	
Consumer Protection Act of 2005)	REAFFIRMATION AGREEMENT -
)	REQUIRED FORM AND PROCEDURE
)	

The Court determines that amendments to Bankruptcy Code §524, pursuant to the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, make necessary the use of a standardized reaffirmation agreement form. Accordingly,

IT IS HEREBY ORDERED, effective October 17, 2005, that:

1. All reaffirmation agreements filed within the Northern District of Iowa shall be prepared and submitted for filing utilizing Procedural Form B-240, Reaffirmation Agreement, attached hereto as Exhibit #1.
2. Reaffirmation agreements filed containing the following deficiencies shall be deemed incomplete and a hearing notice shall issue, outlining the deficiencies and setting the matter for hearing at least fifteen (15) days after the mailing date of the notice:
 - a. Improper Form or Format (Use a form/format other than Procedural Form B-240);
 - b. Lack of requisite signatures on form;
 - c. Filed without Motion for Approval of Reaffirmation Agreement (Pro Se filers only); or
 - d. Existence of presumption of undue hardship.
3. Paragraph 2(d) shall not apply to reaffirmation agreements filed by credit unions or reaffirmation agreements involving real property.
4. The Clerk of Court shall issue a notice canceling a hearing set pursuant to paragraphs 2(a) and 2(b) of this order, only upon the curing of deficiencies to this Court's satisfaction within 10 days of the date of the original notice setting hearing.

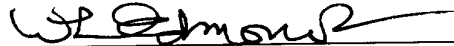
The Clerk of Court is directed to place a copy of this order in the Public Administrative Orders file. The Clerk also is directed to post a copy of this Administrative Order to the Court's

web site so that it is available to all attorneys who are admitted to practice before this court,
either as a member of the bar of the district or *pro hac vice* in a pending case.

Dated: October 11, 2005



PAUL J. KILBURG
CHIEF BANKRUPTCY JUDGE



WILLIAM L. EDMONDS
BANKRUPTCY JUDGE